



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-5000

OFFICE OF PUBLIC AND INDIAN HOUSING

Date: August 1, 2023

Dear Lender Letter 2023-06

To: All Tribes
All Tribally Designated Housing Entities
All Section 184 Approved Lenders and Servicers

Subject Updates to the Section 184 Indian Home Loan Guarantee (Section 184) Program Eligible Lending Areas and the 2023 Section 184 Program Maximum Loan Limits

Purpose The purpose of this Dear Lender Letter (DLL) is to update the Section 184 program Eligible Lending Areas and provide 2023 Maximum Loan Limits for these newly approved Section 184 Eligible Lending Areas

Effective Date This DLL is effective for Section 184 case numbers issued on or after the date of this DLL.

Public Feedback The Office of Native American Programs (ONAP) welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback to ONAP at Section184Comments@hud.gov. ONAP will consider the feedback in determining the need for future updates.

Affected Programs This DLL applies to the Section 184 programs.

Background

The Section 184 program is authorized under the Housing and Community Development Act of 1992 (Act), as amended. Under the program, the U.S. Department of Housing and Urban Development (HUD) guarantees loans made to Indian families, Indian Tribes, and TDHEs within approved program areas.

On April 13, 2023, HUD issued [DLL 2023-03](#) titled “Expansion of an approved area for the Section 184 Indian Home Loan Guarantee (Section 184) program.” DLL 2023-03 provided instructions on how Tribes may request an expansion of their Section 184 Approved Program Area on a county-by-county basis.

As a result of DLL 2023-03, HUD received requests from two Tribes to expand the Section 184 Approved Program Areas in Texas and Tennessee. HUD has reviewed these requests and approved the expansion to certain counties in Texas and Tennessee.

Relatedly, pursuant to 12 U.S.C. 1715z-13a(b), HUD is authorized to set maximum loan limits under the Section 184 program. This DLL updates the 2023 Section 184 Program Maximum Loan Limits by incorporating the newly approved counties in Texas and Tennessee and establishes maximum loan limits for those counties.

Summary of Changes

Section 184 Approved Program Area is expanded to include 23 counties in Tennessee and 14 counties in Texas. The 2023 Section 184 Program Maximum Loan Limits has been updated to include the newly approved counties in Tennessee and Texas.

Section 184 Approved Program Area expansion; Section 184 Program Maximum Loan Limits

HUD has approved the expansion of the Section 184 program into the following 14 Texas counties: Bowie, Collin, Dallas, Denton, Fannin, Grayson, Harris, Johnson, Lamar, Montgomery, Red River, Tarrant, Travis and Williamson.

Additionally, HUD has approved the expansion of the Section 184 program into the following 23 Tennessee counties: Bedford, Blount, Campbell, Cocke, Crockett, Davidson, Dyer, Giles, Haywood, Knox, Lake, Lauderdale, Maury, Monroe, Montgomery, Obion, Rutherford, Sevier, Shelby, Tipton, Tousey, Wilson and Williamson.

Attached are two documents: (1) the updated 2023 Section 184 Program Maximum Loan Limits for approved areas by state and county for one- to four-unit properties; and (2) the updated 2023 Section 184 Eligible Lending Areas.

Questions

Any questions regarding this DLL may be emailed to
Section184Comments@hud.gov.

Signature



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for Public and Indian Housing